

DEPARTMENT OF THE ARMY
HEADQUARTERS, UNITED STATES ARMY EUROPE & SEVENTH ARMY
UNIT 29001
APO AE 09007

DESKTOP GUIDANCE FOR GOVERNMENT TRAVEL CHARGE CARD

PURPOSE: To provide a brief narrative of procedures concerning the Bank of America (BoA) travel charge card.

SCOPE: Agency/Organization Program Coordinators (A/OPCs) and others requiring a functional compact reference extracted from BoA guidance and DoD regulation may use this guidance. It is not meant to replace DoD Financial Management Regulation or the Electronic Account Government Ledger System (EAGLS) User Guide.

REFERENCES:

- a. DoD Financial Management Regulation, Volume 9, Chapter 3.
- b. Bank of America Government EAGLS User Guide.

POLICY: The Travel and Transportation Reform Act of 1998 (Public Law 105-264) mandates the use of the government travel charge card for employees on official business. However, use of the card is prohibited during PCS travel unless temporary duty (TDY) enroute. Persons who are considered infrequent travelers are exempt from using the charge card.

RESPONSIBILITIES:

AGENCY/ALTERNATE AGENCY PROGRAM COORDINATOR (APC)

1. Use the EAGLS program to control delinquency and abuse:

From the Account/Inquiry Maintenance option:

- Determine the age of delinquencies on individual accounts.
- Obtain a record on charges made to travel card by going to the bottom of the page to Statement/ Transactions option and entering dates under question at Statement Range. The longer the period requested the better the analysis you will get. Examples seen: purchases at Toys R Us, ATM withdrawals at race track machine, 100+ Euros spent at restaurant, groceries bought at national chain supermarket, car parts store purchases, and other charges not related to TDY expenses.
- Compare dates on TDY orders with dates of purchases. If charges were made outside of TDY trips, the use of the card was illegal.
- The majority of misuse comes from ATM transactions when the cardholder is not on TDY orders. Advise the commander/supervisor and deactivate the card when this is discovered. **Print out the information obtained and send to the individual's commander/supervisor. The cardholder should be counseled.**

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2. Notify delinquent cardholders and maintain file copies of memos and phone calls.

- 30 days past due. Experience has shown that telephone notification at this point resolves most delinquencies. When mission-critical travel precludes prompt payment of travel charge card bills, the APC is authorized, with the approval of the cardholder's supervisor, to so advise the card contractor and ensure that the cardholder's account is not suspended or cancelled. Keep records of correspondence.
- 60 days past due. Forward a memo to cardholder's immediate supervisor/commander and cardholder. Sample is in DoD FMR, Volume 9, Chapter 3, Annex 2. Establish suspense of 5 business days for return of memo signed by cardholder with written response on actions taken. If you are given appropriate information by the supervisor/commander to keep the account open (mission critical travel, long term TDY) advise the Government Card Services Unit (GCSU) that the account should remain active.
- 90 days past due. Forward a memo to immediate supervisor/commander and cardholder. Sample in DoD FMR. Establish suspense of 5 business days for return of memo signed by cardholder with written response on actions taken. Charge card privileges are suspended until payment in full is received.
- 120 days past due. Forward a memo to immediate supervisor/commander and cardholder. Sample in DoD FMR. Establish suspense of 5 business days for return of memo signed by cardholder with written response on actions taken. If no payment is received at 126 days past due, the account will be cancelled.

3. Review at least ten percent of your active accounts

- Random monthly review
- Look for unauthorized transactions
- Report misuse to Supervisor/Commander

4. Get involved in a Community Automation System to effectively monitor and communicate delinquency. The Central Processing Facility (CPF) receives orders one month or more before the individual leaves. That information is entered into an automated system and is available to APCs.

5. Best practice is to deactivate accounts when cardholders permanently depart the unit. We expect changes in this policy to occur soon. We will advise APCs when a policy is adopted to deactivate the card when PCS orders are received.

6. Remember that delinquency rates historically rise over the holiday season. Acquire detailed reports of card transactions to identify abuse.

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7. Maintain list of current cardholders and deactivate cards that are no longer your responsibility.

For cardholders that are no longer in your hierarchy level, email a message to the new organization and request transfer of that card. Research World Wide Locator

(<https://www.erec.army.mil/wwl/ssn.asp>) to find the new duty assignment.

8. In/Out process cardholders.

Regardless of account status, cards must be transferred into the appropriate hierarchy. Deactivate the travel card upon departure for cardholders who do not have a TDY commitment en-route to their new permanent duty station.

9. Cancel outgoing APC permissions

On the EAGLS main menu, click on *PROGRAM MANAGEMENT*

From here click on *POINT OF CONTACT*

Type in the Hierarchy level if not already populated; then SUBMIT

From list of displayed POCs, click on *delete* beside the name you want to delete

Click on *Delete from selected HL's*, then *OK*

Next, you want to inactivate the deleted APC's status

Click on *User ID*

Enter HLs, submit

Click on deleted APC's name

Change Reports Access to *No*

Change Status to *Inactive*

Click on submit

- 10. Provide cardholder training.** Initial cardholder training should be provided for new or in-processing cardholders and annually for all cardholders. DoD standardized training for APC, cardholders and commanders/supervisors can be found on the ASA (FM&C) website: www.asafm.army.mil/fo/fod//tc/trng/trng.asp Maintain a copy of training certificate on file, as verification of training.

TIPS

Use website <http://www.dod.mil/comptroller/fmr/> to access travel charge card regulation, DoD Financial Management Regulation, Volume 9, Chapter 3.

Bank of America 24 hour Help Desk.

The BOA Help Desk will assist you with any questions you have on the use of EAGLS program. If the Help Desk doesn't have an answer, you will be referred to the Technical Help Desk. Make a toll free call by dialing the AT&T operator at 0-800-225-5288. You will then be prompted to dial your toll free number. Dial 1-800-472-1424. The bank will ask questions to verify legitimacy as a user. Be prepared to give your hierarchy levels, Central Account Number and commercial telephone number.

266th Finance Command, Level 3 APC contact numbers: DSN 379-5166/6238/6037.

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COMMANDERS

- At 31 days past due: Counsel cardholder about the responsibility of paying bills on time.
- At 61 days past due: Refer the cardholder to Army Community Services for financial counseling.
- At 91 days past due: Have the cardholder contact Bank of America and arrange a fixed payment plan. Enrollment in this plan removes the cardholder from the organization's delinquency report after 3 months' payments.
- Where high-risk use is evident, instruct the APC to cancel the travel card.
- Establish in and out processing procedures at the APC function.
- Ensure that soldiers understand they have to make arrangements to pay local debts before making a Permanent Change of Station (PCS) move.
- If Uniform Code of Military Justice actions are pending due to local debt, you may hold soldiers beyond their DEROS date. USAREUR Regulation 612-1, paragraph 11f.
- Losing commanders are required by USAREUR Regulation 612-1, paragraph 11g, to advise the gaining commander of unresolved indebtedness.
- Limit cardholder responsibility to no more than 100 active accounts per APC.
- Install APCs at the Battalion level for closer individual contact.
- Ensure APC's have access to the Community Automation System to stay informed on current soldiers location and out-processing status.

CARDHOLDERS

The Bank of America Government Travel Charge Card is issued for payment of expenses arising from official government travel. It is issued by the card contractor as directed by a commander or supervisor. Two types of Individually Billed Accounts are available:

- **Standard travel card issued after a favorable credit check. Credit card limit is \$5,000, ATM Limit is \$500.**
- **Restricted travel card issued to cardholders who refuse credit checks or have other credit rating issues. Credit card limit is \$2,000, ATM limit is \$250.**

File for reimbursement within 5 business days after completing official travel. Long term TDY requires filing interim vouchers through your home finance office. Obtain a good fax number and fax DD Form 1351-2, travel order, receipts for lodging and miscellaneous expenses. Be sure to elect Split Disbursement, on Block 1, option b. of DD Form 1351-2 and specify the amount to be forwarded to the travel charge card contractor. You can verify payments by calling the toll free number supplied on the back of your BoA travel card, or using the BoA website. Ask your Program Coordinator to help you obtain a password so you can access your account.

Payment in full is required. Misplaced bills may be paid by sending your payment to: Bank of America, P. O. Box 53139, Phoenix, Arizona, 85072-3139.

Accounts of infrequent travelers will be cancelled. If you travel less than two times a year, contact your APC to obtain a new travel card before TDY travel.

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Your account is delinquent 60 days after billing date and will be suspended by the bank. Use of the card on TDY will not be authorized. The delinquent amount must be paid in full before the suspension is revoked.

Your card will also be cancelled at 126 days delinquent. Agencies may cancel sooner where high-risk use is evident.

If you have a disputed charge or a discrepancy between the travel charge card statement and your receipts, contact Bank of America. They will give you instructions on how to dispute the charges. The disputed amount will not be considered delinquent while on dispute status.

You may resolve a delinquency problem by calling the bank and arranging a payment plan. At 210 days delinquency, the account is charged off and recovery efforts are begun through a collection agency or attorney. You have also earned a bad credit rating on your personal credit report.

You will receive a notification letter of pending salary offset at 90 days delinquency. Salary offset will occur at 120 days delinquency. The cost of salary offset is expensive. \$167 late fee charges includes:

- \$45 Fee to Bank of America
- \$35 DFAS charge to process collections
- Delinquency late fee charges: \$29 at 120 days, \$29 at 150 days and \$29 at 180 days.

Salary offset can reduce your pay up to 15%. BOA may also charge you collection costs, court costs, and attorney fees. If military, BOA can collect from your retirement pay.

Report stolen or lost cards immediately. 1-800-472-1424.

266TH FINANCE COMMAND

- E-mail monthly Aging Report to all known primary APCs and others needing delinquency results.
- Conduct training classes.
- Provide assistance to USAREUR APCs as needed.
- Input requests to transfer incoming travel card accounts as received on e-mail.
- Conduct Site Assistance Visits.
- Conduct in-depth research on individual accounts as required.
- Contact Bank of America for actions requiring HL 3 input.

OTHER COMMENTS

- Foreign nationals and DoD contractors are not authorized to use the government travel card.
- Do not allow charges to your travel card by unauthorized individuals. The cardholder will be held responsible for reimbursement to the bank.
- Obtain Statement of Nonavailability from authorized facilities prior to procuring lodging at off-post hotels.